

Health Reform Implementation

American Cancer Society Day, CAN Lobby Day March 20, 2013

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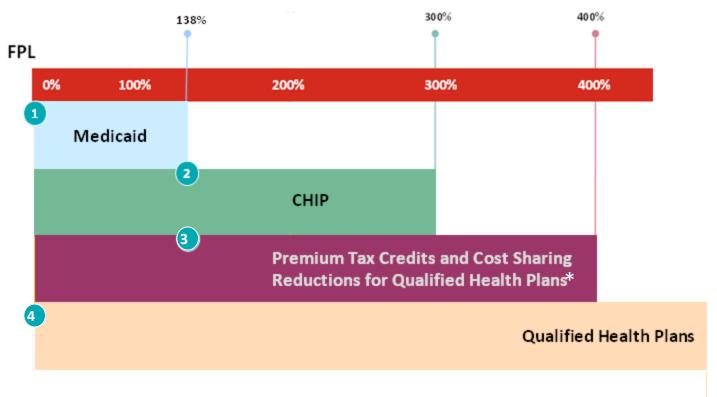
Topics for Today

- Health Reform Goals
- 2014 Programs Under the ACA
- Federal Poverty Level benchmarks
- Processing Eligibility: 2014 Changes
- Access to Care
- The Work Ahead

Health Care Reform Goals

- Capitalize on opportunities to streamline administrative processes
- Leverage new federal financing opportunities to ensure the Medicaid expansion is sustainable
- Maximize use of technology to create consumer-friendly application/enrollment/renewal experience
- Maximize continuity of coverage and care as individuals move between subsidized coverage options
- Reform the Washington Way --- comply with, or seek waiver from, specific ACA requirements related to coverage and eligibility, as needs are identified

2014 ACA Continuum of Coverage "Insurance Affordability Programs"



^{*} Federal Basic Health Plan Option for individuals with incomes between 138% and 200% of the FPL will not be available in 2014.

2013 Federal Poverty Levels

Federal Poverty Level	Annual Income: Individual	Annual Income: Family of 3
100%	\$11,490	\$19,530
133%	\$15,282	\$25,975
138%	\$15,856	\$26,951
200%	\$22,980	\$39,060
300%	\$34,470	\$58,590
400%	\$45,960	\$78,120

Source: http://aspe.hhs.gov/poverty/13poverty.cfm

2014 Medicaid Expansion

Current	January 2014
 Current caseload: 1.2 million Pregnant women, children and families Aged, Blind or Disabled (ABD), Medicare Savings Program All others: Breast & Cervical Cancer, Alien Emergency Medical (AEM), Medical Care Services and Take Charge 	 Anticipated over first few years of reform: 1.53 million 250,000 childless adults between 19-65 with incomes up to 138% of FPL 78,000 "Welcome Mat" individuals, currently qualified but not enrolled
Eligibility determinations: Current	Eligibility determinations: January 2014
 DSHS/ADSA: Aged, blind, disabled; Long-Term Care Waivered services DSHS/ESA Children, pregnant women, families Some Long-Term Care and ABD Workers with Disabilities; AEM HCA Breast/Cervical Cancer; Take Charge Foster Care, Children's Medical, CHIP 	HCA: MAGI methodology DSHS: Classic Medicaid: ABD, Foster Care, SSI recipients

2014 Medicaid Expansion

Eligibility systems: Current	Eligibility systems: January 2014
ACES eligibility systemWashington Connection web portal	 Health Benefit Exchange: new online application and rules engine for medical Subsidies for incomes between 0-400% FPL
Establishing eligibility: Current	Establishing eligibility: January 2014
 Standing income/resource verification: Cases pended if verification lacking Resource limits for most programs Income disregards vary by programs Information processed by financial staff and ACES 	 MAGI process mirrors federal tax filing rules Income verified by data match "Self-attestation" if data match fails 5% income disregard for all programs No resource/asset limits Information entered via web portal
Assuring eligibility: Current	Assuring eligibility: January 2014
Verification required prior to finalizing application, approving renewal or establishing change of circumstances	 HCA will conduct stringent "post-Medicaid" eligibility check for verification when: Self-attestation not reasonably compatible with automated data-match Automated data-match not available



After Implementation of the ACA

- Medicaid expansion approximately 330,000 (2014-2017)
 - ~250,000 <u>newly-eligible</u> Medicaid adults
 - ~78,000 <u>currently-eligible-but-not enrolled</u> (welcome mat)
- BUT: some will remain uninsured
 - Undocumented immigrants (Alien Emergency Medical covers emergency care)
 - Individuals exempt from the mandate who choose to not be insured (e.g., because coverage not affordable)
 - Individuals subject to the mandate who do not enroll (and are therefore subject to the penalty)
 - Individuals who are eligible for Medicaid but do not enroll

Streamlined (Common) Application Process

Single application for all Insurance Affordability Programs (Medicaid/CHIP, Advanced Premium Tax Credits/Cost Sharing Reductions) and Qualified Health Plans



Accepted via website, phone, mail, in-person, and other common electronic means



Federally-approved: State-alternative form must be approved by HHS and be no more burdensome than HHS form





Washington Healthplanfinder



Timeline: Much Work to be Done!

Jun-Nov 2012: System Detail Design for MAGI Medicaid eligibility/enrollment

May 2012 – Apr 2013:

- → Benchmark Benefit Design
- → Optional Programs Transition

Sep 2013: CMS Systems Certification

Oct 1 2013: Go Live

Open enrollment begins. Medicaid applications & renewals accepted

Jan 1 2014: Coverage Begins

Medicaid coverage for newly eligible adults begins

2012 2013

2014

Aug-Dec 2012:

Medicaid operational stakeholdering

- → Application Forms
- → Renewals Process
- → Quality Assurance
- → Client Letters

Nov-Dec 2012:

- → Fiscal modeling
- → Official Caseload Forecast Council maintenance projections
- → Governor's 2013-15 budget

Jan-Apr 2013:

- → Legislative Session
- → WAC revisions
- → Initiate marketing & outreach campaign for Medicaid.
- → Complete System Development and Unit Testing by Feb 2013.
- → Primary care provider rate increases (Jan 2013-Dec 2014).

Aug 2013: Complete System Performance and Operational Readiness Testing

Dec 31, 2014: Conversion to MAGI

Medicaid complete for all eligible enrollees

Jan-Dec 2014: Phased implementation of further systems features (tbd)



Links to More Information

- Web-sites: http://www.hca.wa.gov/
 - For information about the Medicaid expansion:
 http://www.hca.wa.gov/hcr/me
 - For information about the Health Benefit Exchange:
 http://wahbexchange.org/
 - To contact the HCA concerning the Medicaid expansion: medicaidexpansion2014@hca.wa.gov
- Webinars and presentations around the state
 - See upcoming schedule and past events at:
 http://www.hca.wa.gov/hcr/me/stakeholdering.html
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Questions?